

United States Attorney's Office Southern District of Ohio

Attorney Compensation And Benefits Package

Updated: October 7, 2003

Salary Increases/Awards for Assistant U.S. Attorneys

Salaries are determined under the guidelines set forth in the Department of Justice Administratively Determined (AD) Pay Plan. Factors used to determine starting salaries are: years of professional attorney experience since graduation from law school, a compatible AD grade and recruitment salary range, current salary and/or former federal attorney pay, and comparisons of salaries set for previously hired attorneys with the same years of attorney experience.

In January of every year, federal employees are eligible to receive a cost of living increase depending on the economy (amount determined by Congress).

In April of every year, attorneys are eligible to receive an Annual Pay Review increase, bonus, or award based on their annual performance appraisal.

Employees are recognized for outstanding performance to include awards for special cases/projects and writing abilities, (i.e., Special Act or Achievement Award, On-the-Spot Award, or Time-Off Award).

Vacation/Annual Leave

Full-time employees earn 13, 20, or 26 days of annual leave each leave year, depending on their years of government service. Employees with less than three years of government service earn 13 days each year, employees with between three and 15 years of government service earn 20 days each year and employees with 15 or more years of government service earn 26 days each year. Most employees have a maximum accumulation of 30 days each year. In special cases, forfeited leave may be restored. At separation, an employee is entitled to payment for all accrued annual leave.

Other paid leave entitlements include court (jury duty) leave and military service leave.

Sick Leave

All full-time employees, regardless of their length of government service, earn four (4) hours of sick leave each full biweekly pay period. Sick Leave can be used for: personal medical needs; to provide care for a family member (up to 13 days a year or 12 weeks a year if a family member has a serious health condition); or for bereavement purposes. Leave without pay may be requested and used for extended absences, such as for maternity purposes. The Family and Medical Leave Act of 1993 requires the provision of up to 12 weeks of unpaid, job-protected leave to employees for certain family and medical reasons.

Federal Holidays

There are 10 paid federal holidays every year:

New Year's Day	Labor Day
Martin Luther King, Jr.'s Day	Columbus Day
Presidents' Day	Veterans' Day
Memorial Day	Thanksgiving Day
Independence Day	Christmas Day

Federal Employees' Group Life Insurance (FEGLI)

FEGLI offers group term life insurance. As such, it does not build up any cash value or paid-up value. It consists of Basic life insurance coverage and three Optional coverages. Basic coverage is your annual salary (rounded to the next \$1,000) plus \$2,000 and includes an Extra Benefit (at no additional cost) to employees under age 45. The Extra Benefit doubles the amount of Basic insurance until age 36, then decreases at 10 percent per year until age 45, at which time the extra coverage ends. Additional optional coverage is available as follows: Option A – \$10,000; Option B – coverage equal to one to five times the rate of annual salary (rounded to the next \$1,000); and Option C – family coverage of one to five multiples equal to \$5,000 per multiple up to \$25,000 for spouse and for each eligible child, \$2,500 per multiple up to five multiples or \$12,500.

The cost of Basic insurance is shared between you and the Government. You pay 2/3 of the total cost and the Government pays 1/3. Your age does not affect the cost of Basic insurance. You pay the full cost of Optional insurance, and the cost depends on your age.

Basic life insurance coverage is available to eligible employees and effective on the first day you enter in a pay and duty status. The cost of Basic life will be deducted from your pay unless you waive this coverage before the end of your first pay period. You may waive Basic coverage at any time.

Optional insurance for new employees is effective on the first day you are in a pay and duty status on or after the day your human resources office receives your election form. You have 31 days from the date of your appointment to an eligible position to elect Optional insurance.

A FEGLI calculator is available at www.opm.gov/insure/life that allows you to determine the cost and benefits of various levels of optional insurance coverage.

Federal Employees

Health Benefits (FEHB)

The Federal Employees Health Benefits Program is paid for through employee and employer contributions and is intended to assist you and your eligible family members with expenses of illness and accident. It is a voluntary program. Eligible employees may enroll in FEHB coverage within 60 days of their appointment.

What the Program offers you:

- ▶ You pay 25% of health care plan costs – Government pays 75%
- ▶ An annual opportunity, during open season, to enroll in a health benefits plan or change enrollment selection, if already enrolled.
- ▶ A choice of plans and options with group-rated premiums and benefits.
- ▶ Guaranteed protection that cannot be canceled by the insurance carrier.
- ▶ Coverage without medical examination or restrictions because of age, current health or pre-existing medical condition.
- ▶ Coverage without waiting periods after the effective date of enrollment.
- ▶ A payroll deduction method of making premium payments on a pre-tax basis.
- ▶ Temporary protection for a 31-day extension of coverage for conversion to a non-group plan after separation.
- ▶ Continued enrollment for eligible family members after the death of the employee or annuitant.

For additional information, please visit the website at www.opm.gov/insure/health.

Federal Long Term Care Insurance Program (FLTCIP)

This program provides an important benefit that can help pay long term care expenses that you and your qualified relatives may incur in the future. You may enroll in this program if you are eligible to enroll in FEHB. Each eligible person in the “Federal Family” has an independent right to apply for this insurance. The younger you are when you apply, the lower your premium. If eligible, you can enroll at anytime but, you must apply within 60 days of becoming eligible for this benefit to qualify for abbreviated underwriting.

For additional information on FLTCIP, visit www.opm.gov/insure/ltc

Flexible Spending Account (FSA)

A Flexible Spending Account is another benefit available to eligible employees that allows you to set aside money, on a pre-tax basis, to pay for certain out-of-pocket health and/or dependent care expenses. You determine how much money to allot on an annual basis, up to \$3000 for health care and up to \$5000 for dependent care expenses for eligible family members. FSA elections are voluntary and are not carried over from one Plan Year to the next.

Eligible employees have 60 days or until October 1 of any Plan Year to make an election to participate. Employees hired on or after October 1 are ineligible to participate in the current Plan year, but can elect an FSA during the annual open season for the next Plan Year. Your elections will be binding throughout the Plan Year unless you experience a Qualified Status Change.

For additional information on this benefit, visit www.fsafeds.com.

Retirement

The Federal Employees Retirement System (FERS) became effective in 1987. Many of its features are "portable" so that employees who leave Federal employment may still qualify for the benefits.

The retirement system is a three-tiered retirement component plan:

- ▶ Social Security Benefits
- ▶ FERS Basic Benefit Plan
- ▶ Thrift Savings Plan Benefits

The first available part of the retirement benefit is Social Security or Old Age, Survivors, and Disability Insurance (OASDI). It provides monthly payments if you are retired and have reached at least age 62; monthly benefits if you become disabled; monthly benefits for your eligible survivors; and, a lump sum benefit upon your death.

Most of the cost of Social Security is paid through payroll taxes. Each year you and the federal government, as your employer, pay an equal percentage of your salary up to a specified earnings amount called the maximum taxable wage base. The percentage you each pay for OASDI coverage, per pay period, is 6.20% of your earnings up to the maximum taxable wage base. You and the government also each pay 1.45% of your total pay toward the Medicare Hospital Insurance program.

The FERS Basic Benefit portion is financed by a very small contribution from the employee and from the Government. Your contribution to the FERS Basic Benefit Plan is the difference between 7% of your basic pay and Social Security's tax rate, or 0.80%.

To be vested (eligible to receive your retirement benefits from the FERS Basic Benefit plan if you leave Federal service before retiring), you must have at least five (5) years of creditable civilian service. Survivor and disability benefits are available after 18 months of civilian service.

You may withdraw your FERS Basic Benefit contributions if you leave Federal employment. However, if you do, you will not be eligible to receive benefits based on service covered by the refund. There is no provision in the law for the redeposit of FERS contributions that have been refunded.

Creditable service towards retirement generally includes:

- ▶ Federal civilian service for which contributions have been made or deposited.
- ▶ Military service, subject to a deposit requirement. (Service in the National Guard, except when ordered to active duty in the service of the United States, is generally not creditable). To receive credit for military service, generally, you must deposit 3% of your military base pay. Interest begins two years after you are hired. With certain exceptions, you cannot receive credit for military service if you are receiving military retired pay.
- ▶ Leaves of absence for performing military service or while receiving workers' compensation.

At retirement, FERS Basic Benefits are paid monthly; the amount depends on the employee's pay and length of service. As in most retirement plans, a formula is used to compute the payments under the FERS Basic Benefit Plan. The Government averages the highest three (3) consecutive years of basic pay. This "high-3" average pay, together with the employee's length of service, is used in the benefit formula.

The third part of the Federal Employees Retirement System benefit is the most beneficial to future earnings

TSP

The Thrift Savings Plan (TSP) is a retirement savings and investment plan for Federal employees. It offers Federal civilian employees the same type of savings and tax benefits that many private corporations offer their employees under the so-called "401(k)" plans. FERS employees may contribute a percentage of their basic pay up to the TSP Limit (not exceeding the IRS maximum elective deferral limit). The amount you can contribute changes annually. The contribution limits for FERS employees are as follows:

<u>Year</u>	<u>TSP Limit</u>	<u>IRS Limit</u>
2004	14%	\$13,000
2005	15%	\$14,000
2006 & after	No limit	\$15,000

The government will also match a FERS employee's contributions up to 5% (dollar for dollar for the first 3% and 50 cents to the dollar for the next 2%). When eligible, the agency will automatically contribute 1% of your basic pay each pay period into your TSP account. Government matching and agency automatic contributions will begin approximately six months after an employee is first hired. The contribution limits for CSRS employees are as follows:

<u>Year</u>	<u>TSP Limit</u>	<u>IRS Limit</u>
2004	9%	\$13,000
2005	10%	\$14,000
2006 & after	No limit	\$15,000

You may sign up to contribute to TSP within 60 days of your appointment. If you do not make an election during this period, you must wait until Open Season. There are two open seasons each year: April 15 through June 30 and October 15 through December 31.

The TSP Program provides a number of benefits:

- ▶ Before-tax savings and tax-deferred investment earnings
- ▶ Choice of withdrawal options upon retirement or separation
- ▶ Portability if the employee leaves Government service
- ▶ The option to transfer money into your TSP account from a traditional IRA or eligible employer plan
- ▶ A loan program
- ▶ Earnings in a choice of five funds

G Fund is invested in short-term nonmarketable U.S. Treasury securities guaranteed by the U.S. Government

F Fund is invested in a Lehman Brothers U.S. Aggregate (LBA) bond index fund

C Fund is invested in a Standard & Poor's 500 stock index fund

S Fund is invested in a Wilshire 4500 stock index fund

I Fund is the TSP's international stock index fund which is invested in an EAFE (Europe, Australia, and Far East) stock index fund

TSP Catch-Up Contributions

If you are age 50 or older and contributing the maximum amount of regular TSP contributions for which you are eligible, you may elect to make "catch-up" contributions. TSP catch up contributions are a supplement to a TSP participant's regular employee contributions. Key features are:

- ▶ Catch-up contributions do not count against either the statutory contribution percentage limitations or the Internal Revenue Code's elective deferral limit.
- ▶ Catch-up contributions are voluntary, as long as you are eligible, you can make catch-up contributions at anytime.
- ▶ Catch-up contributions are withheld on a pre-tax basis.
- ▶ Participants may stop their catch-up contributions at any time without penalty.
- ▶ Catch-up contributions are invested based on the same allocation as your regular contributions.
- ▶ Catch-up contributions are not eligible for matching contributions.
- ▶ Catch-up contributions for one year cannot continue into the following year, therefore, you must make a new election each year.

The amount of catch-up contributions are limited as follows:

<u>Year</u>	<u>IRS Limit</u>
2004	\$3000
2005	\$4000
2006 & after	\$5,000*

*After 2006, this amount will be subject to increases to reflect inflation.

For more information on TSP, visit their website at www.tsp.gov

Workers' Compensation

The Federal Employees' Compensation Act provides monetary compensation, medical care, and re-employment rights to federal employees who sustain injuries as a result of their employment or because of an illness or disease arising from work. It also provides for the payment of benefits, to include funeral expenses, to dependents if the injury or disease results in death.

Training Courses

The U.S. Attorney's Office offers excellent training at the National Advocacy Center (NAC) in Columbia, South Carolina. This facility offers many diverse training courses and seminars in both AUSAs and Support staff. Several of the courses are acceptable toward your CLE requirements, and the cost generally is paid for by the government. The same training courses are offered by the NAC via the Internet through our Justice Training Network.